

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

DOCKET NO. 3:07-CV-263-FDW

In re:

**JOHN E. DYER and
KATHLEEN C. DYER**

**JOHN E. DYER and KATHLEEN C.
DYER,**

Appellants,

vs.

**LARRY MICHAEL STILES, United
States Trustee, et al.,**


Appellees.

OPINION

THIS MATTER is before the Court on appeal from a final judgment of the bankruptcy court dismissing the Debtors' bankruptcy petition for failure to obtain a credit briefing in a timely manner as required by 11 U.S.C. § 109(h). Upon de novo review of the bankruptcy court record, the Court finds no legal error and therefore adopts Judge Whitley's Memorandum of Decision as its own. In re Dyer, No. 06-32249 (Bankr. W.D.N.C. July 10, 2007). The Court dispenses with the need for further proceedings in this matter because the facts and legal contentions are adequately presented in the materials already before the court and additional pleadings would not aid the decisional process.

AFFIRMED.

Signed: July 20, 2007


Frank D. Whitney
United States District Judge

